

FIRST ADVANTAGE BANCSHARES, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 3195055	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$58	\$63	8.6%		
Loans	\$39	\$33	-15.5%		
Construction & development	\$3	\$2	-20.4%		
Closed-end 1-4 family residential	\$4	\$4	-1.7%		
Home equity	\$5	\$5	-11.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-35.9%		
Commercial & Industrial	\$9	\$6	-32.3%		
Commercial real estate	\$16	\$14	-11.4%		
Unused commitments	\$7	\$6	-7.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$15	216.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$6	-32.2%		
Cash & balances due	\$2	\$4	148.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$53	\$57	7.6%		
Deposits	\$49	\$53	7.8%		
Total other borrowings	\$3	\$3	4.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$5	\$6	17.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.2%	--		
Tier 1 risk based capital ratio	10.9%	14.7%	--		
Total risk based capital ratio	12.2%	15.9%	--		
Return on equity ¹	-9.6%	3.5%	--		
Return on assets ¹	-0.9%	0.4%	--		
Net interest margin ¹	3.5%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	38.3%	21.9%	--		
Loss provision to net charge-offs (qtr)	714.3%	300.0%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	14.9%	48.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	7.0%	5.0%	0.0%	0.8%	--
Home equity	3.4%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	-0.1%	0.0%	--
Commercial & Industrial	4.5%	5.2%	0.0%	0.1%	--
Commercial real estate	8.6%	6.8%	0.2%	0.0%	--
Total loans	6.9%	7.8%	0.1%	0.1%	--